

January 26, 2005

Federal Communications Commission

Subject: Consumer Bankers Association's Challenge to Indiana's Telephone Privacy Law

To Whom It May Concern:

I am an Indiana resident covered under the Indiana Telephone Privacy Law. I do not want banks calling me at my home. If I want to have contact with a bank, I will contact them.

The Consumer Bankers Association's challenge of "established business relationship" should not be part of the argument. I have had no established business relationship with Bank One for over 5 years, but continue to get bombarded with credit card applications. When we finally called to be removed from their mailing list, we were told that we were a customer of their, that was why we were receiving these applications.

My question would be, when does this "established business relationship" end? When do they take responsibility for removal of former consumers from their lists? Why do they have to be given the right to contact me for anything other than current business. Being bombarded by telemarketers on my personal time is not a business's right. If I request this, it is a different subject, but by my enrolling on the Indiana Telephone No Call List, I am saying that I do not want these calls. Their's is a very gray area and they are not entitled to harassing me. I enjoy not getting these telephone calls at night, on weekends and on holidays.

I do not want banks or anyone else calling me unless I have requested it.

Please DO NOT weaken Indiana's Telephone Privacy Law by imposing the "established business relationship."

Sincerely,

Pattty Sue McMillen